Table I.D.3.b(2013) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 27.1\% | 22.6\% | 29.9\% | 33.3\% | 29.5\% | 25.8\% | 28.9\% | 26.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 32.7\% | -- | -- | -- | -- | -- | 33.5\%* | 32.4\% |
| Mining and manufacturing | 23.9\% | 34.7\% | 18.6\% | 32.1\% | 25.3\% | 22.6\% | 28.0\% | 23.7\% |
| Construction | 26.3\% | 26.0\% | 31.7\% | 25.6\% | 20.9\% | 28.8\% | 26.2\% | 26.3\% |
| Utilities and transp. | 23.8\% | 32.1\%* | 31.8\%* | 26.9\% | 27.3\% | 23.0\% | 27.4\% | 23.6\% |
| Wholesale trade | 26.1\% | 21.4\%* | 27.9\% | 27.1\% | 26.8\% | 25.7\% | 25.8\% | 26.2\% |
| Fin. svs. and real estate | 25.1\% | 17.0\%* | 35.6\% | 31.1\% | 26.7\% | 24.2\% | 30.2\% | 24.7\% |
| Retail trade | 31.3\% | 33.8\% | 39.0\% | 46.1\% | 46.7\% | 27.7\% | 38.7\% | 30.7\% |
| Professional services | 27.5\% | 22.7\% | 31.9\% | 35.4\% | 31.3\% | 25.9\% | 29.7\% | 27.3\% |
| Other services | 33.3\% | 17.6\% | 26.5\% | 39.6\% | 37.0\% | 33.6\% | 27.0\% | 34.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 26.7\% | 22.9\% | 29.8\% | 33.5\% | 29.0\% | 25.5\% | 29.5\% | 26.4\% |
| For profit, unincorporated | 30.2\% | 25.9\% | 37.8\% | 39.4\% | 32.3\% | 27.0\% | 33.9\% | 29.5\% |
| Nonprofit | 26.7\% | 14.2\%* | 18.2\%* | 26.5\% | 28.8\% | 26.8\% | 17.7\% | 27.4\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 32.2\% | 24.8\% | 41.1\% | 39.5\% | 29.3\% | 31.1\% | 34.5\% | 30.7\% |
| 5-9 years | 34.4\% | 29.7\% | 35.1\% | 41.1\% | 28.3\% | 34.7\% | 35.7\% | 33.5\% |
| 10-19 years | 29.9\% | 25.0\% | 31.6\% | 30.7\% | 32.6\% | 27.5\% | 29.5\% | 30.0\% |
| 20 or more years | 26.4\% | 16.9\% | 25.1\% | 32.3\% | 29.0\% | 25.7\% | 25.5\% | 26.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 26.6\% | 43.3\% | 27.4\% | 34.6\% | 29.6\% | 25.9\% | 33.3\% | 26.5\% |
| 1 location only | 29.2\% | 22.4\% | 30.1\% | 32.9\% | 29.4\% | 24.3\% | 28.4\% | 29.8\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 36.9\% | 9.7\%* | 27.4\%* | 31.3\% | 38.8\% | 40.8\% | 25.3\% | 39.0\% |
| 25-49 \% | 32.6\% | 20.9\% | 20.8\% | 40.8\% | 29.9\% | 33.6\% | 28.4\% | 33.0\% |
| 50-74 \% | 27.4\% | 25.7\% | 38.5\% | 40.6\% | 36.8\% | 25.1\% | 32.4\% | 27.0\% |
| 75\% or more | 26.7\% | 22.4\% | 29.7\% | 32.6\% | 28.7\% | 25.5\% | 28.6\% | 26.5\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 28.0\% | 23.9\% | 31.4\% | 35.4\% | 30.5\% | 25.1\% | 30.6\% | 27.5\% |
| Has union employees | 23.0\% | 2.5\%* | 7.8\%* | 16.2\% | 21.8\% | 23.9\% | 7.6\%* | 23.6\% |
| Unknown | 29.1\% | -- | 21.6\%* | 73.1\% | 36.8\% | 28.8\% | 39.9\% | 29.1\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 32.4\% | 19.1\% | 35.7\% | 41.2\% | 35.9\% | 31.4\% | 31.8\% | 32.4\% |
| Less than $50 \%$ low wage | 26.5\% | 22.9\% | 29.7\% | 32.8\% | 28.9\% | 25.1\% | 28.7\% | 26.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.
-- Data suppressed due to high standard errors or no reported values in cell.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2013) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2013

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.26\% | 2.23\% | 1.48\% | 0.93\% | 0.67\% | 0.40\% | 0.89\% | 0.34\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 3.55\% | -- | -- | -- | -- | -- | 11.09\%* | 4.05\% |
| Mining and manufacturing | 0.64\% | 8.38\% | 3.39\% | 4.19\% | 1.61\% | 0.65\% | 2.93\% | 0.62\% |
| Construction | 1.72\% | 4.45\% | 4.01\% | 2.76\% | 3.55\% | 2.53\% | 2.88\% | 1.76\% |
| Utilities and transp. | 1.06\% | 11.45\%* | 10.00\%* | 3.08\% | 3.52\% | 1.05\% | 4.23\% | 0.99\% |
| Wholesale trade | 2.20\% | 6.89\%* | 5.26\% | 3.25\% | 1.62\% | 3.04\% | 2.54\% | 2.27\% |
| Fin. svs. and real estate | 0.87\% | 5.61\%* | 5.83\% | 3.01\% | 1.83\% | 0.93\% | 3.22\% | 0.94\% |
| Retail trade | 0.91\% | 6.84\% | 6.77\% | 3.62\% | 2.10\% | 0.78\% | 3.56\% | 0.81\% |
| Professional services | 0.59\% | 2.55\% | 2.28\% | 2.46\% | 1.20\% | 0.80\% | 1.90\% | 0.57\% |
| Other services | 0.94\% | 3.22\% | 5.09\% | 3.94\% | 2.64\% | 0.89\% | 2.63\% | 0.93\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.31\% | 2.32\% | 1.80\% | 1.19\% | 1.02\% | 0.39\% | 1.09\% | 0.38\% |
| For profit, unincorporated | 1.18\% | 3.78\% | 6.20\% | 3.37\% | 2.30\% | 1.08\% | 2.19\% | 1.27\% |
| Nonprofit | 0.74\% | 4.76\%* | 6.63\%* | 3.06\% | 1.35\% | 1.06\% | 1.95\% | 0.73\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.04\% | 4.86\% | 4.58\% | 4.38\% | 5.08\% | 4.98\% | 4.08\% | 2.90\% |
| 5-9 years | 1.62\% | 4.63\% | 5.18\% | 2.39\% | 4.20\% | 7.70\% | 1.68\% | 2.70\% |
| 10-19 years | 1.18\% | 1.74\% | 3.35\% | 2.76\% | 2.17\% | 1.46\% | 1.62\% | 1.76\% |
| 20 or more years | 0.34\% | 2.83\% | 2.00\% | 1.12\% | 0.82\% | 0.42\% | 1.46\% | 0.38\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.37\% | 11.51\% | 2.29\% | 1.78\% | 0.96\% | 0.40\% | 2.63\% | 0.40\% |
| 1 location only | 0.56\% | 2.19\% | 1.53\% | 0.98\% | 1.19\% | 1.75\% | 0.88\% | 1.03\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 4.63\% | 7.77\%* | 11.61\%* | 7.98\% | 2.07\% | 5.29\% | 6.45\% | 4.69\% |
| 25-49 \% | 0.84\% | 6.05\% | 4.55\% | 4.29\% | 2.95\% | 0.74\% | 2.93\% | 0.76\% |
| 50-74 \% | 0.70\% | 4.90\% | 4.97\% | 3.30\% | 2.19\% | 0.95\% | 3.47\% | 0.70\% |
| 75\% or more | 0.34\% | 2.38\% | 1.64\% | 0.76\% | 0.80\% | 0.49\% | 0.93\% | 0.43\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.30\% | 2.11\% | 1.82\% | 1.21\% | 0.86\% | 0.51\% | 0.88\% | 0.40\% |
| Has union employees | 1.05\% | 7.52\%* | 8.79\%* | 2.42\% | 2.42\% | 1.07\% | 2.45\%* | 1.08\% |
| Unknown | 0.83\% | -- | 6.78\%* | 16.27\% | 2.35\% | 0.82\% | 8.64\% | 0.80\% |
| Percent low wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low wage | 1.04\% | 4.50\% | 6.48\% | 4.72\% | 2.33\% | 0.99\% | 3.68\% | 1.07\% |
| Less than 50\% low wage | 0.31\% | 2.27\% | 1.60\% | 0.92\% | 0.74\% | 0.48\% | 0.94\% | 0.39\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.
-- Data suppressed due to high standard errors or no reported values in cell.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

